EXHIBIT B

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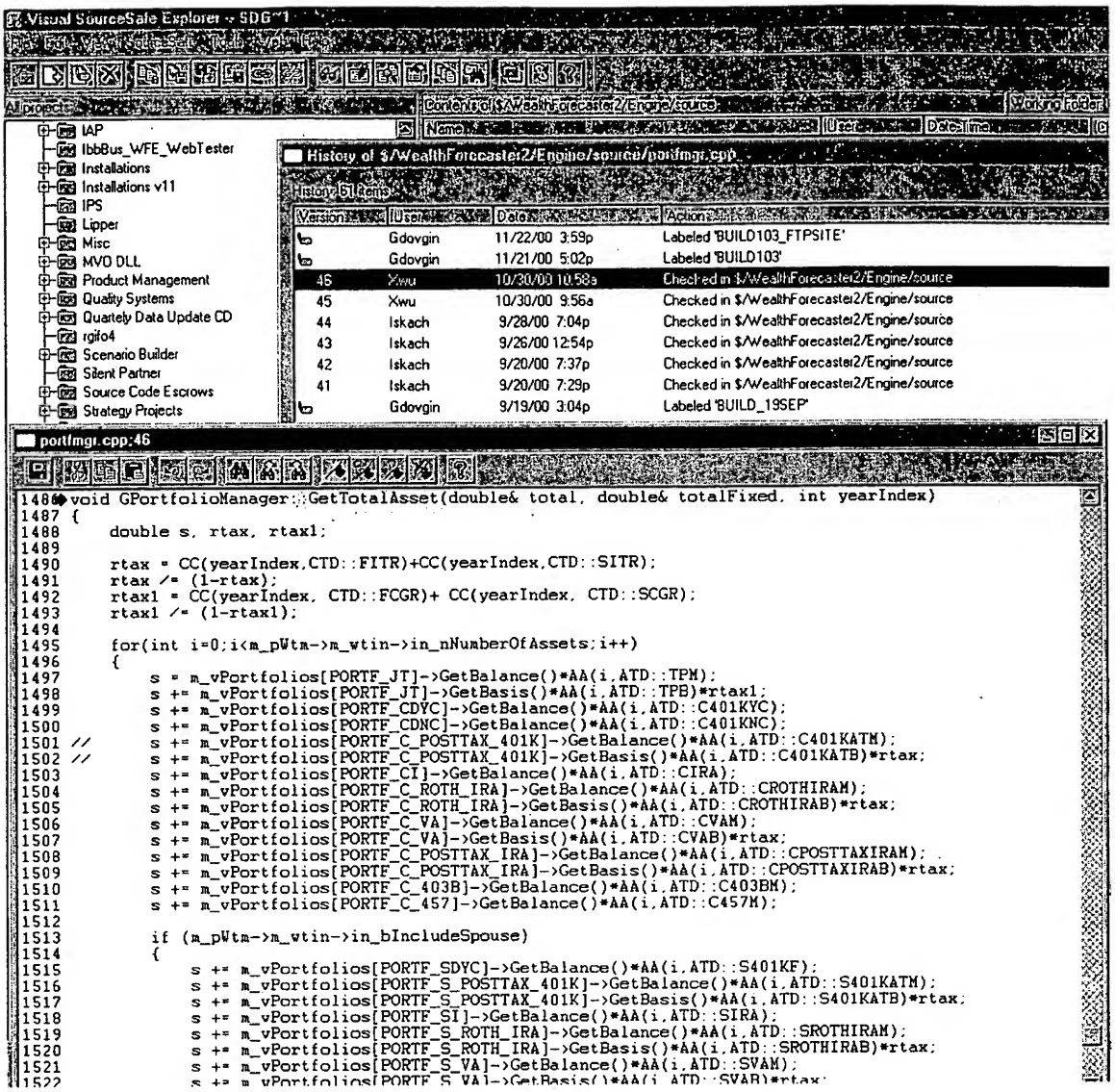


```
1486 void GPortfolioManager::GetTotalAsset(double& total, double& totalFixed, int yearIndex)
1487 {
1488     double s, rtax, rtax1;
1489
1490     rtax = CC(yearIndex,CTD::FITR)+CC(yearIndex,CTD::SITR);
1491     rtax /= (1-rtax);
1492     rtax1 = CC(yearIndex, CTD::FCGR)+ CC(yearIndex, CTD::SCGR);
1493     rtax1 /= (1-rtax1);
1494
1495     for(int i=0;i<m_pWtm->m_wtin->in_nNumberOfAssets;i++)
1496     {
1497         s = m_vPortfolios[PORTF_JT]->GetBalance()*AA(i,ATD::TPM);
1498         s += m_vPortfolios[PORTF_JT]->GetBasis()*AA(i,ATD::TPB)*rtax1;
1499         s += m_vPortfolios[PORTF_CDYC]->GetBalance()*AA(i,ATD::C401KYC);
1500         s += m_vPortfolios[PORTF_CDNC]->GetBalance()*AA(i,ATD::C401KNC);
1501 //      s += m_vPortfolios[PORTF_C_POSTTAX_401K]->GetBalance()*AA(i,ATD::C401KATM);
1502 //      s += m_vPortfolios[PORTF_C_POSTTAX_401K]->GetBasis()*AA(i,ATD::C401KATB)*rtax;
1503         s += m_vPortfolios[PORTF_CI]->GetBalance()*AA(i,ATD::CIRA);
1504         s += m_vPortfolios[PORTF_C_ROTH_IRA]->GetBalance()*AA(i,ATD::CROTHIRAM);
1505         s += m_vPortfolios[PORTF_C_ROTH_IRA]->GetBasis()*AA(i,ATD::CROTHIRAB)*rtax;
1506         s += m_vPortfolios[PORTF_C_VA]->GetBalance()*AA(i,ATD::CVAM);
1507         s += m_vPortfolios[PORTF_C_VA]->GetBasis()*AA(i,ATD::CVAB)*rtax;
1508         s += m_vPortfolios[PORTF_C_POSTTAX_IRA]->GetBalance()*AA(i,ATD::CPOSTTAXIRAM);
1509         s += m_vPortfolios[PORTF_C_POSTTAX_IRA]->GetBasis()*AA(i,ATD::CPOSTTAXIRAB)*rtax;
1510         s += m_vPortfolios[PORTF_C_403B]->GetBalance()*AA(i,ATD::C403BM);
1511         s += m_vPortfolios[PORTF_C_457]->GetBalance()*AA(i,ATD::C457M);
1512
1513         if (m_pWtm->m_wtin->in_bIncludeSpouse)
1514         {
1515             s += m_vPortfolios[PORTF_SDYC]->GetBalance()*AA(i,ATD::S401KF);
1516             s += m_vPortfolios[PORTF_S_POSTTAX_401K]->GetBalance()*AA(i,ATD::S401KATM);
1517             s += m_vPortfolios[PORTF_S_POSTTAX_401K]->GetBasis()*AA(i,ATD::S401KATB)*rtax;
1518             s += m_vPortfolios[PORTF_SI]->GetBalance()*AA(i,ATD::SIRA);
1519             s += m_vPortfolios[PORTF_S_ROTH_IRA]->GetBalance()*AA(i,ATD::SROTHIRAM);
1520             s += m_vPortfolios[PORTF_S_ROTH_IRA]->GetBasis()*AA(i,ATD::SROTHIRAB)*rtax;
1521             s += m_vPortfolios[PORTF_S_VA]->GetBalance()*AA(i,ATD::SVAM);
1522             s += m_vPortfolios[PORTF_S_VA]->GetBasis()*AA(i,ATD::SVAB)*rtax;
```

The function, GetTotalAsset, shown below determines the total financial assets of the investor as well as the total financial assets currently allocated to Fixed Income.

```
void GPortfolioManager::GetTotalAsset(double& total, double& totalFixed, int
yearIndex)
{
	double s, rtax, rtax1;

	rtax = CC(yearIndex,CTD::FITR)+CC(yearIndex,CTD::SITR);
	rtax /= (1-rtax);
	rtax1 = CC(yearIndex, CTD::FCGR)+ CC(yearIndex, CTD::SCGR);
	rtax1 /= (1-rtax1);

	for(int i=0;i<m_pWtm->m_wtin->in_nNumberOfAssets;i++)
	{
		s = m_vPortfolios[PORTF_JT]->GetBalance()*AA(i,ATD::TPM);
		s += m_vPortfolios[PORTF_JT]->GetBasis()*AA(i,ATD::TPB)*rtax1;
		s += m_vPortfolios[PORTF_CDYC]-
>GetBalance()*AA(i,ATD::C401KYC);
		s += m_vPortfolios[PORTF_CDNC]-
>GetBalance()*AA(i,ATD::C401KNC);
//		s += m_vPortfolios[PORTF_C_POSTTAX_401K]-
>GetBalance()*AA(i,ATD::C401KATM);
//		s += m_vPortfolios[PORTF_C_POSTTAX_401K]-
>GetBasis()*AA(i,ATD::C401KATB)*rtax;
		s += m_vPortfolios[PORTF_CI]->GetBalance()*AA(i,ATD::CIRA);
		s += m_vPortfolios[PORTF_C_ROTH_IRA]-
>GetBalance()*AA(i,ATD::CROTHIRAM);
		s += m_vPortfolios[PORTF_C_ROTH_IRA]-
>GetBasis()*AA(i,ATD::CROTHIRAB)*rtax;
		s += m_vPortfolios[PORTF_C_VA]->GetBalance()*AA(i,ATD::CVAM);
		s += m_vPortfolios[PORTF_C_VA]-
>GetBasis()*AA(i,ATD::CVAB)*rtax;
		s += m_vPortfolios[PORTF_C_POSTTAX_IRA]-
>GetBalance()*AA(i,ATD::CPOSTTAXIRAM);
		s += m_vPortfolios[PORTF_C_POSTTAX_IRA]-
>GetBasis()*AA(i,ATD::CPOSTTAXIRAB)*rtax;
		s += m_vPortfolios[PORTF_C_403B]-
>GetBalance()*AA(i,ATD::C403BM);
		s += m_vPortfolios[PORTF_C_457]->GetBalance()*AA(i,ATD::C457M);

		if (m_pWtm->m_wtin->in_bIncludeSpouse)
		{
			s += m_vPortfolios[PORTF_SDYC]-
>GetBalance()*AA(i,ATD::S401KF);
```

```
                        s += m_vPortfolios[PORTF_S_POSTTAX_401K]-
>GetBalance()*AA(i,ATD::S401KATM);
                        s += m_vPortfolios[PORTF_S_POSTTAX_401K]-
>GetBasis()*AA(i,ATD::S401KATB)*rtax;
                        s += m_vPortfolios[PORTF_SI]-
>GetBalance()*AA(i,ATD::SIRA);
                        s += m_vPortfolios[PORTF_S_ROTH_IRA]-
>GetBalance()*AA(i,ATD::SROTHIRAM);
                        s += m_vPortfolios[PORTF_S_ROTH_IRA]-
>GetBasis()*AA(i,ATD::SROTHIRAB)*rtax;
                        s += m_vPortfolios[PORTF_S_VA]-
>GetBalance()*AA(i,ATD::SVAM);
                        s += m_vPortfolios[PORTF_S_VA]-
>GetBasis()*AA(i,ATD::SVAB)*rtax;
                        s += m_vPortfolios[PORTF_S_POSTTAX_IRA]-
>GetBalance()*AA(i,ATD::SPOSTTAXIRAM);
                        s += m_vPortfolios[PORTF_S_POSTTAX_IRA]-
>GetBasis()*AA(i,ATD::SPOSTTAXIRAB)*rtax;
                        s += m_vPortfolios[PORTF_S_403B]-
>GetBalance()*AA(i,ATD::S403BM);
                        s += m_vPortfolios[PORTF_S_457]-
>GetBalance()*AA(i,ATD::S457M);
                }

                total += s;
                totalFixed += s*(!(int)AA(i,ATD::IS_STOCK));
        }
}
```